

All Pro Collision Repair

971 South Main Street, Plantsville, Connecticut 06479
860-628-0200 / fax: 860-628-0333

Business Hours: 8am to 5pm ~ Monday through Friday

Senator Joseph J. Crisco, Jr.,
State Representative Steve Fontana
& Members of the Insurance and Real Estate Committee
Room 2800, Legislative Office Building
Hartford, CT 06106

6446

RE: HB-6446
An Act Concerning Motor Vehicle Repairs

Dear Senator Crisco, Representative Fontana and Members of the Committee

I respectfully offer the following comments regarding House Bill 6446. One of the intentions of this bill was to strengthen and add prohibitions against a practice known to the collision repair industry as "steering". I prefer to call it what is actually is, "a deceptive referral".

In Section 2 (b) (1), the proposed deletion and the language in the proposed section (3) would have accomplished that purpose with great clarity. Much to the collision repair industries dismay, insurers' vested interest has once again surges to the forefront of this legislation. I refer to Section 2 (b) (2) where it states "except as provided in a consumers' automobile liability insurance policy, reduce the amount of a deductible or premium or offer additional warranties if the consumer chooses a preferred repair facility". So we removed the "if otherwise agreed to in writing by the insured" and added language that allows HMO style policies to be written instead. The collision repair industry will no longer have to worry about the practice of deceptive referrals, "steering". Insurers' will just send new policy language to the Commissioner of the Department of Insurance. Our ever cooperative Commissioner will send the language thru with his seal of approval and collision repairers' will no longer have to concern them with steering on first party claims because it will already be written in the new policies. How convenient for insurers? The legislature and the D.O.I. have now made it legal for insurers to violate current laws. With that concern placed quietly under their control for first party claims, insurers can focus on how to legislate a way to take away the right repairers' and claimants with regards to third party claims. That subject content is already being addresses to the insurers' benefit on SB896 which I will be testifying against along with providing written testimony for record. Please excuse my lack of knowledge as to the process of writing legislation, but I am inclined to ask, who is author of this bill and shouldn't the language within be congruent with the statement of purpose? I am finding the statement of purpose on bill pertaining to business of insurance with relationship to consumers' and collision repairers' very misleading. This is my third year being involved with legislation as a member of the Auto Body Association of Connecticut and I have become exceedingly cynical of the process and guidelines under how these bills are written and to whose benefit?

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I am asking for - and would greatly appreciate - your assistance in removing this new language from this bill so that it can serve the purpose for what it was intended; to strengthen the anti-steering bill, not legislate a way to circumvent the existing laws. As it stands now this bill has no benefit to consumers' or small businesses", it only has benefits to insurance companies. I would appreciate the opportunity to speak with any and all members and discuss the concerns facing the consumers' and the collision repair industry.

Sincerely,
William Romaniello, III
Owner, All-Pro Collision Repair
Board of Director, Auto Body Association of Connecticut